

# THE RASULULLAH'S WAY OF BUSINESS: AS THE BEST EXAMPLE FOR STUDENT

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## ABSTRACT

Doing business is one way to earn sustenance. As in a hadith Rasulullah PBUH states that ninety percent of sustenance lies in business, while the remaining ten percent is livestock. The point is that doing business will open nine doors to get wealth, while another door of sustenance is opened by breeding this shows how important business is in meeting the needs of human life, from the material side. Because ninety percent of the income obtained comes from business. A successful business cannot be separated from several things, one of which must be done based on trust, related to ethics, and related to profit. In practice, doing business according to Islamic law has been carried out by the Prophet Muhammad as a guide for Muslims, so that if a businessman does business according to the teachings of the Prophet, it is the same as carrying out the *sunnah* of the Prophet Muhammad. More and more entrepreneurs are implementing the behavior of the Prophet in their business, including customer-oriented by maintaining customer satisfaction, openness to customers by applying honest aspects of commerce, conducting healthy competition in the economic market, must pay attention to aspects of justice so that no party is oppressed. Feel disadvantaged when doing business. This study aims to determine the correct implementation of business based on the teachings of the Prophet Muhammad and examine the messages conveyed by the Prophet Muhammad on the aspect of *muamalah*. This research uses a descriptive qualitative research method with secondary data or library research. Islamic business behavior that is free of usury (interest), *gharar* (uncertainty), and *maysir* (gambling) is considered better because of the value requirements. Therefore, extracting the values of Islamic economic philosophy through the business behavior of Muhammad SAW is expected to be a solution for today's business behavior.

**Keywords:** *Rasulullah, Hadith, Business, Islamic way, Student, Entrepreneurship*

## BACKGROUND

When talking about the personality of Prophet Muhammad PBUH means talking about how he behaved. Looking for wisdom that can be

learned through the profile of the Prophet Muhammad SAW in this case related to his wisdom as a successful person to become a true entrepreneur. His interesting profile is also inseparable from the values he adopted and became a superior person in entrepreneurship. He started his career from being nothing to becoming an owner.

Muhammad SAW is a great human being who has an interesting personality with a million virtues in him. Humans are not only able to achieve success but also able to be a guide for his ummah. Muhammad PBUH ables to transform his personality in the real world through training, struggle, and entrepreneurial-based business practices. As *uswatun hasanah*, namely an exemplary example in all matters including economic activities, in this case, Muhammad PBUH as a business person.

As Stated in Surat Al-Ahzab:

*Indeed, there is in the Messenger of Allah a good example for those who hope for (the pleasure of) Allah and a reward in the hereafter.*<sup>1</sup>

As social beings, humans certainly need something to fulfill their needs. A market is a place that becomes a facilitator for meeting the needs of human life. Trading that occurs in the market has a very significant role in the turnover of the economy. Trading activities are highly recommended in Islam, even this activity has a noble degree. This activity is also a form of worship in which there is not only an element of fulfilling the necessities of life for one person but also the fulfillment of many people needs. Muhammad SAW's interesting profile is also inseparable from the values he adopted in entrepreneurship. Where he started his career from being nothing to be an owner.

Business activities are not only related to *mahdab* worship but are also related to *muamalah* activities. The fiqh rule of *muamalah* explains that "basically *muamalah* activities are permissible unless there is an argument that prohibits it". Therefore, in business, it is not allowed if someone justifies what is forbidden by Allah SWT. In Islam, doing business must be based on ethics that have been regulated by the *Shari'a*-based on the Qur'an and the Sunnah of the Prophet. Business ethics is considered as something very important to realize the goals of entrepreneurs to achieve success, besides the application of business ethics must also be able to be carried out in all aspects of the economy such as production, consumption, and distribution activities.

For Muslim entrepreneurs proper business ethics has been exemplified by the Prophet, Business ethics is considered as something very important to realize the goals of entrepreneurs to achieve success. The

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<sup>1</sup> QS Al-Ahzab [33]: 21

business success achieved by the Prophet is inseparable from the factors he experienced during his life, since childhood he has experienced various kinds of trials such as being an orphan, then became a shepherd to earn money, and traded to various countries with his uncle Abu Talib since the age of 12 year. This makes the Messenger of Allah have a strong determination and mentality in living life. Islam requires each of its followers to make maximum efforts in applying the rules of sharia in various aspects of life, including *muamalah*. The purpose of establishing the rules of *sharia* in *muamalah* is to achieve blessings that are blessed and noble so that social justice will be created, balance in meeting needs, opening up jobs adequate, and equitable allocation and distribution of income in the community.

This study uses descriptive qualitative research, a type of research that does not use a statistical or calculation system. This type of qualitative research aims to reveal an accurate phenomenon with existing rules and become the main key of a research instrument. What is meant by the researcher regarding the key instrument is that it only focuses on the research topic by selecting sources as the basis for data information, collecting data, assessing data quality, analyzing data, interpreting and concluding data.

In this activity, the researcher uses some prophetic tradition and secondary data or library research. These prophetic tradition mentioned to show the prophet attitude in the trade. Secondary data is data obtained by researchers through various kinds of existing literature. The type of secondary data used in this research is library research (library research). The author's purpose is to use secondary data sources with library research types, namely to help solve a problem that requires a detailed literacy study, besides that this type of research is useful as an accurate reference.

## **RESULT AND DISCUSSION**

### **Childhood of Prophet Muhammad PBUH**

Mecca is one of the most special cities in the Arabian Peninsula. Among its features is the existence of the Kaaba as a place of pilgrimage for Arabs from various countries. In addition, bustling trading activities color the pilgrimage season in the city. In the pre-Islamic period, Mecca and the Kaaba were centers of worship for the Arab community and its surroundings. And when Hashim bin Abdul Manaf became an important figure in Mecca, he managed to open trade routes twice a year for the Quraysh: to Yemen and Syria.

Muhammad was born of Bani Quraysh. His family is a merchant. Almost all Meccan Arabs at that time worked as traders, because a

livelihood from farming was very difficult at that time, given the barren, rocky, and dry natural conditions. Muhammad is the Musta'ribah Arabs, namely Arabs who come from the descendants of the Prophet Ismail, they are also called Arab Adnaniyyah. Ismail was blessed with 12 children, all of whom were boys. They formed the 12 tribes whom all lived in Mecca and their livelihood was trading.<sup>2</sup>

According to Arabic custom, Muhammad is a mirror who inherited the good from his father or grandfather. Muhammad had no capital with which to trade on his own capital, although he accompanied his uncle Abu Talib on a trading trip to Syria. Then, when he was twenty-five years old, a rich widow named Khadijah, made him his servant on a journey to Syria and, Muhammad was able to satisfy Khadijah in his business, Khadijah offered to marry him, and Muhammad accepted.

Khadijah was forty when she married, she gave birth to two sons (who died in infancy) and four daughters: Zainab, Ruqayyah, Umm Kalsum, and Fatima. After his marriage, Muhammad apparently kept himself busy with a trade until he received the revelation to become the Messenger of Allah. Muhammad had great skill in handling people and intellectual abundance. Muhammad lived with the desert tribe. He studied with sheep and camels. Joining his uncle on a caravan journey through Arabia to Syria he attended assemblies and trade fairs in Mecca, where he may have heard people of different religions express their ideas in business/commerce.

Bani Quraysh was awarded by Allah SWT a privilege, being the guardians of the Kaaba and the Zamzam well. With this position, the Bani Quraysh were free to travel anywhere for trade, as people from other countries had an interest in the Kaaba and Zamzam. This protection was used by the Bani Quraysh to travel in winter and summer.<sup>3</sup>

Summer trips are made to the North which includes Syria, Jordan, Palestine, and Lebanon, and not infrequently they even travel to Turkey and the borders of Western Europe. While winter areas south of Mecca, such as Yemen and Ethiopia have warmer weather. In various areas of Sham snow.

Muhammad's business spirit was nurtured from an early age. Allah taught him the strength of his personality from a young age by living in an orphanage. He honed his business mentality by becoming a shepherd. He

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<sup>2</sup> Afzalurrahman. *Muhammad sebagai Seorang Pedagang*, Terjemahan dari: Muhammad Encyclopedia of Seerah. Jakarta: Yayasan Swarna Bhummy, 2000.

<sup>3</sup> See Surah Al Qurays: 1-4.

became a shepherd for the Meccans as a child. By being a shepherd he gets a reward.

Observing the journey of Muhammad SAW, it will be found how independence has been fostered from an early age. As is known, at a young age he already an orphan. When the children enjoyed enjoying the love of their parents, Muhammad struggled to challenge the harshness of life. Muhammad is not the type of child who never gives up on all obstacles that come his way, he never walks away, he faces problems with clear solutions. Muhammad PBUH is a human character who has a very high spirit of survival. In a state of complete deprivation, the instinct of survival flourished in Muhammad. It was this instinct that strengthened his heart to let go the good times of childhood then become a goat herder. Along with Halimah's son, his nursing mother, he herded goats belonging to residents in the city of Mecca. Although he had a grandfather who held power in Mecca, all that did not make him ashamed to do the job. Muhammad became an orphan when he was 6 years old.

Then he was raised by his grandfather Abdul Muttalib, and after his grandfather died, continued by his uncle Abu Talib who was one of the simplest children of Abdul Muttalib, so it is not uncommon for little Muhammad to help the uncle's family economy by working "fiber" to the people of Mecca. It is this experience that becomes the psychological capital when becoming an entrepreneur. Herding goats became Muhammad's initial capital in training himself to learn how to organize, maintain and breed (goats) so that the spirit of management would be embedded.

As for the wisdom of herding goats, namely: first, it can cultivate an attitude of gentleness, patience, and humility. Second, it is a means of education to organize people and organize life. Third, it is a good form of business. The work of herding cattle is a common work done by the prophets and apostles, such as Moses, David, Jesus, and Muhammad. This job is job that requires good leadership and management skills.

The wisdom and philosophy that can be taken care of, herding the cattle to train little Muhammad to have good leadership and management skills. Herding goats can cultivate an attitude of gentleness, patience, and humility. Shepherding is also a means of education to organize people, manage life and is also a good form of business. In addition, Muhammad was born into a family that did business and grew up in the entrepreneurial world. Muhammad SAW was born in an orphanage lead him to has a strong mentality. The pleasure of childhood gained when with Halimah, her mother and grandfather instilled the values of goodness in socializing so that Muhammad became a person who is good at socializing. This

childhood experience is his psychological capital in running his business activities.

### **The Prophet's Business Attitude**

The legitimacy of business and sustenance that we get is a big thing and very important because it will bring a huge impact, both for oneself, family, companies, state institutions, and the social life of society. That is why the attempt to obtain halal sustenance is obligatory. Both halal in terms of objects, transactions, and how to obtain them.

One of the business ventures is said to be halal if it is under the provisions of the shari'ah of Allah, namely sterile from the elements of usury (QS. Al-Baqarah: 275-279), gambling, and alcohol (QS. Al-Baqarah: 219 and 5: 90), acts of corruption and collusion (QS. 83: 1-5) theft (QS. 5:38) and others.

Islam only includes things that are forbidden, even in the form of values. And some economic activities that took place during the time of Muhammad and are recorded in the hadith include trade activities, agriculture/plantation, and livestock/herding.

Muhammad PBUH behaved to reflect his morals (ethics). If a business actor cares about ethics then it can be predicted that he will be honest, trustworthy, fair, always look after the interests of others, and so on. Rasulullah's business strategy includes operational strategy, marketing strategy, human resource strategy, and financial strategy. The Qur'an guides that running a business should effort *jihad fi sabilillah* with wealth and soul or in the language of management using strategies in the way of Allah by optimizing resources.

His principles in running a business that never loses are very interesting things to study. Especially in terms of capital. Muhammad PBUH as a businessman is not a big investor, his main capital is trust (al-Amin). With his trust, he can easily get investors who want to help his business because of his honest and trustworthy nature. His ability or competence as a businessman is also not in doubt. It can be seen from how Muhammad knew well the markets or trading places in the Arabian Peninsula. In addition, he also knows various trading and economic activities. Prophet Muhammad SAW also realized and forbade the practice of usury because he was aware of the dangers of usury and advocated a profitable buying and selling system. With his majesty and nobility of character, he is also known as an intelligent and ethical marketer. It is these qualities that later in modern times have become an important basis in *sharia* marketing/spiritual marketing.

Many things describe the figure of Muhammad.

لَا تَلْقُوا الْجَلْبَ فَمَنْ تَلَقَّاهُ فَاشْتَرَى مِنْهُ فَإِذَا أَتَى سَيِّدَهُ السُّوقَ فَهُوَ بِالْخِيَارِ

"Do not intercept a trade group. Whoever intercepts a trade group and buys goods from it, while the owner has reached the market, then there is a khiyar for him."

نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ تَلْقَى الْبُيُوعِ

"The Messenger of Allah -peace and prayer of Allah be upon him- forbade blocking a trading caravan." Hadits Sunan Ibnu Majah No. 2171

فَإِذَا النَّاسُ يَتَّبِعُونَ بُكْرَةً فَنَادَاهُمْ يَا خَرَجْنَا مَعَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
مَعْتَرِ التُّجَّارَ فَلَمَّا رَفَعُوا أَبْصَارَهُمْ وَمَدُّوا أَعْنَاقَهُمْ قَالَ إِنَّ التُّجَّارَ يُبْعَثُونَ يَوْمَ  
الْقِيَامَةِ فَجَارًا إِلَّا مَنْ اتَّقَى اللَّهَ وَبَرََّ وَصَدَّقَ

When we went out with the Prophet PBUH, it turned out that people were buying and selling in the morning who were still blind. He then called them: "O merchants." When they raised their eyes and stretched their necks, he said: "Verily the merchants will be resurrected on the Day of Resurrection sinful, except those who fear Allah, do good and are honest." Hadits Sunan Ibnu Majah No. 2137

مَنْ اشْتَرَى طَعَامًا فَلَا يَبِيعُهُ حَتَّى يَسْتَوْفِيَهُ قَالَ وَكُنَّا نَشْتَرِي الطَّعَامَ مِنَ الرُّكْبَانِ  
جَزَافًا فَنَهَانَا رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنْ نَبِيعَهُ حَتَّى نَنْقُلَهُ مِنْ مَكَانِهِ

"Whoever buys food, let him not resell it until he has it completely." Ibn Umar said; "We once bought food directly from a trading group at random (without measuring it), then after that, the Prophet PBUH forbade us to sell it until the food material is moved from the place of purchase." Hadits Shahih Muslim No. 2812

And many other hadiths.

Muhammad's family were businessmen. Traces of Muhammad's majesty have been seen since he was a child. Patience in the face of successive trials he had shown at a very young age. He also has an attitude of patriotism as evidenced by his participation in war and his toughness in living life's problems. The person of Muhammad before becoming a Prophet and Apostle was known as the person with the noblest character, the greatest credibility, the furthest from abominations, and any behavior that could degrade humanity. Muhammad behaved that reflected his character.

As described by Khadijah about the character of Muhammad that must be followed by his community, namely having to maintain friendship

between others, likes to help the weak and those who need help, sheltering the poor, entertaining guests well, and helping people who are stricken by misfortune. With these qualities, a person can instill a good impression in the hearts of others, these traits provide a person with the opportunity to enter the community and can bring the owner closer to others and create a bond of love between others.

### **Implementation of business based on the teachings of the Prophet PBUH**

The Prophet's success in his business was influenced by the hard work he had done so far, and Rasulullah PBUH was very professional in managing marketing management in his business. The most important foundation of the Prophet in running his business and daily life is based on the commands contained in the Qur'an. A successful business cannot be separated from several things, one of which must be done based on trust which is related to ethics. The implementation of business based on the Qur'an, particularly in buying and selling, has several rules, including if the trade is carried out in cash, the parties involved in the business must be based on their wishes or without any element of coercion. Then, if the trade is carried out in a non-cash manner, the parties involved must record the transactions carried out and there must be witnesses, this is done so that no party lies about the nominal or the weight in the transaction because everything that humans do is always supervised by Allah SWT.

The main purpose of the Prophet in trading was to spread da'wah to anyone. There were still many people around the Arab countries who had bad behavior. By the da'wah carried out while trading, He made an appropriate means to present good advice to people through muamalah activities. It did not stop there, seeing the current conditions where many people have a moral crisis, especially in doing business by justifying all means, da'wah in entrepreneurship is also very important to convey.

### **Ethics in doing business in Islamic law**

Business ethics in Islam applied by Rasulullah PBUH is an ethics or morals formula in running a business based on Islamic law. For this, someone will not be afraid of mistakes as it is based on the recommended *shari'ah*, in doing business. So that the basic rules of ethics in business that are reviewed on Islamic teachings are that everyone is required to do good to himself, to other humans, the universe, and Allah SWT as his Creator. In practice, doing business according to Islamic law has been carried out by the Prophet Muhammad as a guide for Muslims, it is the same as carrying out the *sunnah* of the Prophet Muhammad. Because whatever was done by



the Prophet Muhammad including *sunnah*. In addition, the *sunnah* is the second basis of Islamic law after the Qur'an.

### **The impact of applying business ethics according to the Prophetic teaching**

The ethics applied by Rasulullah PBUH to convince consumers and do not turn away with the goods they sell are using concepts:

- a. The Honesty
- b. Helping and providing benefits to customers or consumers and being aware of the social significance of business activities.
- c. Fraud is something that is highly condemned in business, in addition to being prohibited by religion as the Word of God: Woe to those who cheat, namely those who when they receive a measure from someone else, ask for it to be filled, and when they measure or weigh for someone else, they reduce" (Qur'an 83:112).
- d. It is forbidden to vilify other people's business so that customers only buy their wares, Rasulullah PBUH said: let no one among you sell intending to vilify what is being sold by others (HR. Muttafaq Alaih).
- b. Do not hoard goods (*ikhtiyar*), to obtain high profits.
- c. Do not do monopoly, because this activity is contrary to Islamic Shari'ah, which Islam does not justify the exploitation (power) of certain individuals on social property rights, such as water, air, land, and mines.
- d. The principle of volunteering or mutual liking needs to be applied in business.
- e. Free from usury, usury is very disliked by Allah because his methods are wrong and not by *fiqh* in Islamic teachings.
- f. It is obligatory to sell only halal business commodities, there must be no haram elements in it such as pigs, dogs, wine, and others.
- g. Paying employees' wages before their sweat dries up.

If the application of business ethics exemplified by the Prophet Muhammad is applied by business people properly and correctly without any violations of sharia in it, then business people and consumers will certainly feel the impact such as:

- a. Marketing aspect  
Success in marketing the product widely until its distribution penetrates global marketing, by containing the 4P elements, namely: product, promotion, price (price), and place (distribution).
- b. Aspects of management and human resources  
In this aspect, honesty is the most important thing in running a business because what is done later will be accounted for before Allah SWT.
- c. Legal aspects

- Some institutions oversee business activities so that businesses run safely.
- d. Social aspect  
Business people always carry out zakat and alms activities regularly.
  - e. Financial Aspect  
The success of the company in obtaining a blessing profit.
  - f. Environmental aspects  
Protect the business area by not polluting it, such as littering in the work environment.

A businessman must have good ethics both to business partners and employees. The business carried out must have the principle of not harming each other, because business people are not only concerned with profit but also have to consider customer satisfaction when transacting business. The development of assets obtained from the business must be following Islamic teachings by considering halal, usefulness, sincerity, clarity, balance, and healthy competition in running a business to achieve true success.

More and more entrepreneurs are implementing the behavior of the Prophet in their business, including being customer-oriented by maintaining customer satisfaction, openness to customers by applying honest aspects of commerce, conducting fair competition in the economic market, having to pay attention to aspects of justice so that no party is oppressed or oppressed. Feel disadvantaged when doing business. The normative foundations stated in the Qur'an related to business ethics taught by the Prophet are:

- a. Doing business must be based on prioritizing monotheism to obtain integration between religion, economy, and society. This is intended so that businessman avoid bad attitudes in carrying out business activities such as discrimination (QS. Al-Hujurat: 13), focusing too much on the benefits of worldly life to forget Him (QS. Al-An'aam: 163), and hoarding goods (Surah Al-Kahf: 46)
- b. Doing business must be based on justice because Islam teaches its people to have a balanced behavior towards themselves with other people and their environment. The verse that explains the basis of justice in muamalah is found in (Surah Al-Furqan: 67).
- c. No one is forced to do business but by will, in other words, a person is free to determine a transaction or not. A person will choose which one he has to run and he must bear the full consequences. The word of God which explains nothing but the choice of human life is stated in (Surah Al-Kahf: 29).
- d. Being responsible for managing the business is the most important thing that must be owned by a businessman. For example, a businessman must be responsible for calculating the margin obtained so that the margin can

be allocated for personal and social purposes. Allah says in (Surah Al-Mudatsir: 38) that "everyone is responsible for what he has done".

Business ethics that are applied according to the Shari'ah will bring benefits to everyone, where business ethics if carried out according to the Shari'ah will have a positive impact in various aspects such as legal aspects, environmental aspects, social aspects, financial aspects, marketing aspects, and aspects management and human resources (HR). All good and bad deeds will eventually have an impact, as well as in the business world where business ethics have a big influence on the progress and destruction of a business. Everything in any field must use ethics because ethics look easy but are often violated by humans so that the situation destroys itself.

### **The key to business success in Islam**

Doing business is one way to earn sustenance. In fact, in a hadith, it is stated that ninety percent of sustenance lies in business, while the remaining ten percent is livestock. The point is that doing business will open nine doors to get wealth, while another door of sustenance is opened by breeding this shows how important business is in meeting the needs of human life, from the material side. Because ninety percent of the income obtained comes from business.

However, we need to remember that there are two types of sustenance, namely halal and haram sustenance. Halal or unlawful sustenance depends on how we do business. Is the way we manage our business under Islamic law or not? does our way of managing the business not violate the rules that have been set by Allah SWT?

These are the questions that we must answer when we enter the world of entrepreneurship. If we want to obtain halal sustenance, then the way of managing the business must be under the shari'ah signs. So, who is suitable to be used as an example in business? Of course the Messenger of Allah. Then after that his friends received education and direct direction from him.

Among the friends who have proven successful in business are Khadijah bint Khuwailid (Wife of Rasulullah SAW) and Abdurrahman bin Auf (Friend of Rasulullah SAW). Both have very abundant wealth. However, Khadijah and Abdurrahman bin Auf not only achieved worldly success but also the success of the hereafter. Therefore, we as Muslims need to follow the example of the Prophet Muhammad, Khadijah, and Abdurrahman bin Auf in doing business.

The following is a successful way of the Prophet in doing business, including:

**a. *Sidiq***

The first trait we must have is *sidiq* or true if a businessman is right in his words many will believe in him, and if a businessman is right in his actions many will respect him, it's different if someone does the opposite.

**b. Trust**

Trustworthy or trustworthy, this trait is very important because if a businessman cannot be trusted, investors will certainly not want to work with the company. However, if the businessman can be trusted, of course, the investors will feel comfortable working with the company.

**c. *Tabligh***

*Tabligh* is very important in doing business because in doing business a businessman must communicate to attract investors and make his business reach everywhere, as we know communication is the most effective means to bring the company to the public.

**d. *Fathonah***

The last trait that we must emulate is *fathonah* which means intelligent. A businessman must have this trait, because everything we do without intelligence will not go well, especially if there is someone who cheats, without intelligence, we will not know whether we are being cheated or not, it is different if someone is smart in a field certain we know what is right and wrong or we are in a position to be deceived or not.

**e. Doing business without usury**

In the early days of Islamic da'wah, there were elements of usury in trade transactions. Debt transactions have the potential to lead to *ribah nasiah*. Whereas in buying and selling transactions there is the possibility of the emergence of usury *fadhli*. *Riba fadhli* is the exchange of goods with similar goods but more in number because the person who exchanged them indicated so.

There are three aspects to avoid usury. First, the type aspect. If the type of goods exchanged is the same, the quantity or quantity must be the same. The second, the quantity aspect. Based on the story in the hadith narrated by Imam Bukhari, if we intend to exchange similar items (even though they are of different quality), then the number of measurements and scales must also be the same. Cannot be differentiated by way of exaggerating the dose. Third, the time of delivery of goods or transactions

must be the same. This means that the goods are delivered when the seller and the buyer meet. It is feared that if there is buyer dissatisfaction, good buying and selling must be based on mutual pleasure.

**f. Work together and share the results**

What is meant herein cooperation is running a business between two parties. The first party provides capital or funds, the second party provides expertise and managerial capabilities. Both parties then agree to unionize in profit and loss when running a business. If there is a profit, then the profit is divided based on the agreed ratio.

**g. Polite and Respect Customers**

The Messenger of Allah considered all his customers to be his brothers. As the Messenger of Allah said, "Love your brother as you love yourself". Consumers are king, always treat consumers well, polite, and always respect customers.

**Shariah Marketer and Spiritual Marketer**

Marketing is a strategic business discipline that directs the process of creating, offering, and transforming value from one initiator to its stakeholders. Marketing activities are very noble activities because these activities always bring up ideas and creativity to approach, innovate, change and renew in many ways.

However, when these activities are disoriented and tend to pursue instant profits, sometimes the noble and ethical marketing activities turn into stupidity and rottenness. This phenomenon is what we often see in the business and business world.

We should be able to place the marketing function with ethical and moral values (*akhlaqul karimah*) so that there are no more deviations that undermine the value and blessings of marketing itself. In marketing with an Islamic teaching approach, what can be done and what can't be done? How to market halal products so that it will create a business that is giving a blessing. This should be the basis of thinking for sharia business people.

In addition to the term sharia marketing, some call it spiritual marketing. The meaning of the two almost has the same thing, which is a marketing activity based on spiritual values of sharia values. From this, it can be understood that the spiritual values that exist in religious teaching can be used as guidelines for its followers in carrying out their economic activities. The development of spiritual values in marketing is in line with the development of the world.

In principle, spiritual marketing is part of marketing ethics that can guide marketers in carrying out their marketing activities so that they are in line with the expectations desired by the company. The purpose of

marketing activities is expected to lead to the acquisition of large profits for the company. Therefore, internally the company already has its signs in carrying out marketing activities for its products.

### **Become a student entrepreneur from the Prophet PBUH point of view**

Although at the age of 17 the Prophet Muhammad had been given full authority to take care of his uncle's entire business, at the age of 20 years was the most difficult period in the Prophet's business journey. He had to compete with senior players in regional trade.

As future leaders of the nation and as agents of change, students must appear as quality resources, in addition to having a high sense of social responsibility. One of them, of course, is built through the character of entrepreneurship.

It is very important to cultivate the entrepreneurial spirit from an early age. However, there are obstacles for someone, especially students who are trying to start a business. This is usually influenced by several factors such as fear of trying, limited capital, innovation, and intention. However, these four factors can be overcome if one has positive and creative thinking.

According to data from the Young Indonesian Entrepreneurs Association (HIPMI), the number of entrepreneurs in Indonesia in March 2019, was still very small, only around 3.1% of the total population of Indonesia. The number of entrepreneurs in Indonesia is still inferior to neighboring countries such as Malaysia, Singapore, and Thailand, where the number of entrepreneurs in their country is already above 4%.

One way to increase the number of entrepreneurs in Indonesia is to encourage students to become entrepreneurs. At a relatively young age, students can carry out entrepreneurial activities like the Prophet.

Rasulullah Muhammad PBUH was a successful entrepreneur. His example in trading is an example for friends in entrepreneurship. Rasulullah goes an entrepreneurial spirit since he was 12 years old. When his uncle Abu Talib took him on a business trip in Sham (currently Syria, Jordan, and Lebanon). As an orphan who grew up with his uncle, he was forced to grow into an independent entrepreneur.

Even though at the age of 17 Muhammad PBUH had been given full authority to take care of his uncle's entire business, but at the age of 20, it was the most difficult period in the Prophet's business journey. He had to compete with senior players in regional trade.

This is also often found in students who already have businesses. Maybe some of them started their business as resellers, have small businesses until there are students who already have big enough businesses.

Not infrequently from those who sell hijab fashion, pulses, to sell services such as graphic design and others.

When you have started entrepreneurship, you must have competitors. But that should not make it impossible for us to be able to compete with business opponents. The same thing happened to the Prophet Muhammad in his time. But because of his persistence in entrepreneurship, when the age of 20-25 years the Prophet Muhammad PBUH the golden point of entrepreneurship. There is an interesting thing when he was at the peak of his glory as an entrepreneur, young Muhammad remained a simple person, liked to share, was not arrogant, was more concerned with others, and never showed off his achievements. These charming traces made Muhammad's partner or business partner, Siti Khadijah, interested and wanted to marry Muhammad.

Students can apply the entrepreneurial spirit of Muhammad PBUH who always shows a great sense of responsibility and high integrity in doing business. In other words, Rasul implements the principles of modern business management, namely, customer satisfaction, service excellence, and honesty (transparency).

## CONCLUSION

The business success obtained by the Prophet was influenced by the hard work he did. A successful business cannot be separated from the aspect of trust related to ethics. Business ethics that are applied to the *shari'ah* and guided by the ethics of the Prophet PBUH will bring benefits to everyone, besides that business ethics includes five concepts, namely monotheism, balance, justice, freedom, and responsibility. Furthermore, business ethics that are carried out according to the *shari'ah* will have a positive impact in various aspects such as: legal aspects, environmental aspects, social aspects, financial aspects, marketing aspects, as well as aspects of management and human resources.

The most important foundation of the Prophet in running his business and daily life is based on the commands contained in the Qur'an. The purpose of the Prophet doing business is not just for profit, but he made business as a means of preaching to business people around him.

Rasulullah was a very successful businessman in his time. Egalitarian nature, mutual help, mutual love and respect for each other indiscriminately and social status is not an obligation, but has become a necessity. This trait is very effective in expanding and strengthening the network and increasing Muhammad's credibility in terms of entrepreneurship. The example of Muhammad's teachings in running the economy (business) in a good and ethical way is an urgent matter to be input in Islamic business behavior.

Students can apply the entrepreneurial spirit of Muhammad PBUH who always shows a great sense of responsibility and high integrity in doing

business. In other words, he implements the principles of modern business management, namely, customer satisfaction, service excellence, and honesty (transparency).

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